

## Notice of Amendment to “Terms and Conditions for JETCO Cardless Withdrawal Services”

effective from 1<sup>st</sup> March, 2021 (the “**Effective Date**”)

The “Terms and Conditions for JETCO Cardless Withdrawal Services” will be amended as below with effect from the Effective Date:

Clause 1	Amendment
JETCO Cardless Withdrawal Services	<p>The Clause 1 shall be amended as:</p> <p>To use the Service, the Customer must be a Cyberbanking and Mobile Banking (with downloaded BEA App) account holder who has provided a valid Cyberbanking email address and shall at all times follow the installation, activation and authentication procedures of the Service as prescribed by the Bank from time to time.</p> <p>The Customer should log in to BEA App and set up withdrawal instruction through “JETCO Cardless Withdrawal” function. The Customer must set up a withdrawal instruction by selecting withdrawal account number and input withdrawal amount, and confirm the withdrawal instruction by following the two-factor authentication procedure as prescribed by the Bank from time to time.</p> <p>To proceed with the cardless withdrawal at the ATM, the Customer must select “JETCO Cardless Withdrawal” option at the ATM to start the Service. The ATM will display a Quick Response (“QR”) Code generated by JETCO, which the Customer shall scan with the BEA App installed in the Customer’s mobile device. The withdrawal amount will be debited from the Customer’s designated account maintained with BEA under the withdrawal instruction for settlement.</p>

If you do not accept the above amendments, you are required to notify the Bank of your objection in writing before the Effective Date so that the Bank can discontinue the Service or the relevant account for you. If we do not hear from you by that date, you will be deemed to have consented to and agreed to be bound by this Notice of Amendment in relation to the Service provided by the Bank.

You can view the amended Terms and Conditions by visiting BEA’s website at <https://www.hkbea.com/html/en/bea-TnCAmendment.html>. For enquiries, please call our customer service hotline on (852) 2211 1321.

Should there be any discrepancy between the English and Chinese versions of this document, the English version shall apply and prevail.

The Bank of East Asia, Limited

February 2021